

Debtor 1 Brenda M Beck

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Debtor 2
(Spouse, if filing)United States Bankruptcy Court for the : WESTERN District of Pennsylvania
(State)
Case number 18-20095-JAD**Form 4100R****Response to Notice of Final Cure**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of creditor:** Wilmington Savings Fund Society, FSB, d/b/a
Christiania Trust, not individually but as trustee for Premium Mortgage
Acquisition Trust**Court claim no. (if known):** 11**Last 4 digits** of any number you use to identify the debtor's account: 5596**Property address:** 189 CLARK RD.
Number StreetPERRYOPOLIS, PA 15473
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM/DD/YYYY

Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$0.00

b. Total fees, charges, expenses, escrow and costs outstanding (PPFN filed 2/22/2023): + (b) \$15,727.08

c. Total. Add lines a and b. (c) \$15,727.08

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

3 / 10 / 2023
MM/ DD/ YYYY

Debtor 1

Brenda M Beck
First Name Middle Name Last NameDocument Case Number (if known)
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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

all payments received;
 all fees, costs, escrow, and expenses assessed to the mortgage; and
 all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Charles G. Wohlrab
Signature

Date 02/23/2023

Print

Charles G. Wohlrab, Esq.

First Name

Middle Name

Last Name

Title Authorized Agent

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
Number 130 Street Clinton Rd #202

Fairfield, NJ 7004
City Fairfield State NJ ZIP Code 7004

Contact 470-321-7112 Email cwohlrab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 23, 2023, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Brenda M Beck
189 Clark Road
Perryopolis, PA 15473

And via electronic mail to:

Daniel R. White
Zebley Mehalov & White, p.c.
18 Mill Street Square
P.O. Box 2123
Uniontown, PA 15401

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

By: /s/ Jessica Norton

Email: jnorton@raslg.com

Fill in this information to identify the case:

Debtor 1 Brenda M Beck

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the WESTERN District of PENNSYLVANIA

Case number 18-20095-JAD**Official Form 410S2****Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PREMIUM MORTGAGE ACQUISITION TRUST Court claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account: 5596

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

No

Yes. Date of the last notice:

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	<u>Description</u>	<u>Date Incurred</u>	<u>Amount</u>
1	Late Charges		(1) \$0.00
2	Non-sufficient funds (NSF) fees		(2) \$0.00
3	Attorneys fees		(3) \$0.00
4	Filing fee and court costs		(4) \$0.00
5	Bankruptcy/Proof of claim fees		(5) \$0.00
6	Appraisal/Broker's Price opinion fees		(6) \$0.00
7	Property inspection fees		(7) \$0.00
8	Tax Advances (non-escrow)		(8) \$0.00
9	Insurance advances (non-escrow)		(9) \$0.00
10	Property preservation expenses		(10) \$0.00
11	Other. Specify: Escrow Disbursements	08/26/2022; 09/23/2022	(11) \$15,727.08
12	Other. Specify:		(12) \$0.00
13	Other. Specify:		(13) \$0.00
14	Other. Specify:		(14) \$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Print Name

Middle Name

Last Name

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab

Date 02/22/2023

Signature

Print Charles G. Wohlrab, Esq.

Title Authorized Agent

First Name Charles Middle Name G. Last Name Wohlrab

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number 130 Street Clinton Rd

State NJ ZIP Code 07004

Contact Phone 470-321-7112

Email cwohlrab@raslg.com

I HEREBY CERTIFY that on February 22, 2023, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Brenda M Beck
189 Clark Road
Perryopolis, PA 15473

And via electronic mail to:

Daniel R. White
Zebley Mehalov & White, p.c.
18 Mill Street Square
P.O. Box 2123
Uniontown, PA 15401

Ronda J. Winneccour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

By: /s/Songyul Alkhazova

Sep, 2022

Trans Date	Due Date	NSF	Total Amt	Principal Amt	Interest Amt	Escrow Amt	Suspense Amt	Fee Amt	Other	Tran Code	Tran Code Name	Tran Grp Name
2022-09-23	10/10/2022 12:00:00 AM	0	-2,310.61	0.00	0.00	-2,310.61	0.00	0.00	0.00	315	City/School Tax Paid	Escrow
2022-09-23		0	2,310.61	0.00	0.00	0.00	0.00	0.00	0.00	161	Escrow Advance Refund Dep	Pmt/Reversal/Deposit
2022-09-21		0	1.00	0.00	0.00	0.00	0.00	1.00	0.00	632	Statutory Exp Disb	Corp Adv
2022-09-06		0	1.60	0.00	0.00	0.00	0.00	1.60	0.00	601	Misc Corp Adv Disb	Corp Adv
2022-09-06	10/10/2022 12:00:00 AM	0	1,095.71	884.41	211.30	0.00	0.00	0.00	0.00	171	Pmt from Lockbox/Cashiering Wk/ACH Pmt	Pmt/Reversal/Deposit
2022-09-03		0	95.00	0.00	0.00	0.00	95.00	0.00	0.00	631	Prop Pres Disb	Corp Adv

Aug, 2022

Trans Date	Due Date	NSF	Total Amt	Principal Amt	Interest Amt	Escrow Amt	Suspense Amt	Fee Amt	Other	Tran Code	Tran Code Name	Tran Grp Name
2022-08-26	9/10/2022 12:00:00 AM	0	-1,161.47	0.00	0.00	-1,161.47	0.00	0.00	0.00	313	City/Township Tax	Escrow
2022-08-26	9/10/2022 12:00:00 AM	0	-12,255.00	0.00	0.00	-12,255.00	0.00	0.00	0.00	315	City/School Tax Paid	Escrow
2022-08-26		0	13,416.47	0.00	0.00	0.00	0.00	0.00	0.00	161	Escrow Advance Refund Dep	Pmt/Reversal/Deposit